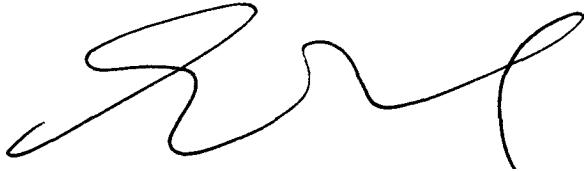


**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	Chapter 7
	:	
ERICA L. KLECKNER,	:	
	:	Bky. No. 15-11882 ELF
Debtor.	:	
	:	
<hr/>		
ERICA L. KLECKNER,	:	
	:	
Plaintiff,	:	
	:	
v.	:	
	:	
AES/EDUCAID,	:	Adv. No. 16-075
	:	
Defendants.	:	
	:	
<hr/>		
ERICA L. KLECKNER,	:	
	:	
Plaintiff,	:	
	:	
v.	:	
	:	
AES/BRAZOS/USBANK,	:	Adv. No. 16-076
	:	
Defendants.	:	
	:	
<hr/>		
ERICA L. KLECKNER,	:	
	:	
Plaintiff,	:	
	:	
v.	:	
	:	
AES/PHEAA,	:	Adv. No. 16-083
	:	
Defendants.	:	
	:	

O R D E R

AND NOW, upon consideration of the Defendant's Motion for Summary Judgment in the above-captioned adversary proceeding, and for the reasons set forth in the accompanying Memorandum, **JUDGMENT** is entered in favor of AES/PHEAA and against the Plaintiff in each of the above adversary proceedings.



Date: November 7, 2016

**ERIC L. FRANK
CHIEF U.S. BANKRUPTCY JUDGE**

cc: Erica L.Kleckner
448 Seville Street Unit Two
Philadelphia, PA 19128-3633